Regular Saver (31.10.2025)

The Information contained in the Summary Box forms part of the terms and conditions of this account and is required to be read in conjunction with the Society's Savings Accounts General Terms and Conditions and the Tariff of Fees and Charges; please read all these documents carefully before you apply as they set out the contract between you and the Society. If there is anything that you don't understand or have any queries about, please ask us and we will be happy to answer your questions.

SUMMARY BOX			
Account name	Regular Saver (31.10.2025)		
What is the interest rate?	**Minimum balance in the account** £25.00	**% Gross[2]** 5.15%	**%AER[1]** 5.15%
	Interest is calculated on a daily basis and paid on the maturity of the account 31.10.2025. At maturity your account will revert to our easy access Chorleian Account or, if chosen, your balance plus interest will be paid by BACS to your nominated bank account. Details of our full range of products and current interest rates are available on request at our branches, by telephone 01257 235003 or from our website www.chorleybs.co.uk/savings . **Interest Rate Definitions** (1) AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. (2) Gross – The gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).		
Can The Chorley and District Building Society change the interest rate?	This account has a variable rate of interest and is subject to changes; this means we may increase or decrease interest rates at any time; if we reduce the interest rate we will give you 14 days notification prior to the change. Please refer to section 7 of the Savings Account Terms and Conditions for details for further information on this.		
What would the estimated balance be at the end of the fixed term period based on a £300 per month deposit?	Based on the current rate of interest, if you deposited £300.00 per month in this account, at the end of the fixed term period your estimated balance would be £3,700.74. This figure is for illustration purposes and is based on no withdrawals or changes in interest rate within the 12 month period.		
How do I open and manage my account?	This product can be opened and managed in branch and by post and can be opened and viewed via Chorley Online. Please refer to the Society's Savings Accounts General Terms and Chorley Online Terms and Conditions. To open this account, you will need to complete a Regular Saver Application Form. **Eligibility Criteria** • Be aged 18 or over, and a UK resident • The minimum initial deposit is £25.00 • The maximum monthly deposit is £300.00 • Initial deposit must be received by the 30.11.2024 • Backdated monthly deposits are not allowed • Only one Regular Saver and one Seasonal Saver can be held in any 12 month rolling period • Accounts to be held in sole name only. Accounts in joint names are not permitted Internal transfers from other Chorley Building Society accounts are not allowed. **This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.**		
How can I withdraw money from this account?	• Partial withdrawals are not permitted, however, you can close your account within the 12 month fixed term period. • The account will mature on the 31st October 2025. The account balance will then be available on the next working day. 'Working day' means a day other than a Saturday, Sunday or Bank Holidays. • You can opt to have your balance plus interest paid to another account with the Society, which will be available on the next working day, or to your nominated bank account by BACs, which will be paid at maturity. (Please note BACs can take up to 5 working days). • We will contact you at least 14 days prior to the end of the 12 month term to advise you of your options for maturing funds. This will be by email if we hold an up-to-date email address for you, or via the post. • If you take no action on maturity the balance will be automatically transferred into an easy access Chorleian Account within the Society bearing the account holder's name. Please refer to the Society's Savings Accounts General Terms and Conditions for further detail. • Withdrawal conditions apply; please refer to section 9 of the Savings Account Terms and Conditions and section 7 of the Chorley Online Terms and Conditions for further details. The terms of the Chorleian Account are available in branch or at www.chorleybs.co.uk/savings.		
Additional Information	Whether you need to pay tax is dependent on your own personal circumstances and may be subject to change in the future. For more information on Tax Allowances please call HMRC on 0300 200 3300 or visit https://www.gov.uk/apply-tax-free-interest-on-savings		

Financial Services Compensation Scheme

The Society is a member of the Financial Services Compensation Scheme. Your savings in this product may be covered, subject to eligibility. For more information contact the Financial Services Compensation Scheme, Telephone: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk, website: http://www.FSCS.org.uk

Contact us - 01257 235003 or http://www.chorleybs.co.uk/contactus.html for further information.

The Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023. Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ.
Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security. Calls and electronic communications may also be monitored for staff training.